

# Why Should Montana Employers Care About Worksite Wellness?

## Costs of Chronic Conditions in Montana

- In 2012, Montana employees experienced 15,700 work-related injuries and illness, and 4,800 of these resulted in at least one day away from work
- Montana experiences five cases of work-related injury or illness for every 100 full time workers, more than the national average (3.4/100)
- Montana's manufacturing and construction industries had the highest rates of work-related injury and illness (8/100), about twice the national average rates in those same industries
- Among workers' compensation claims that involved no time off work (about 75% of claims in Montana), the average cost is \$2,000

## Montana Asthma Control Program

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One of the most important assets an organization has is its employees. Healthy employees are more productive and can save money for their employer through lower health insurance premiums and less time away from work due to illness or injury.<sup>1</sup> Employers can help their employees make healthy choices by creating a healthy work environment, implementing health-promoting policies, and providing health improvement programs.

This report describes the burden of chronic disease among working Montanans, including the lifestyle choices and healthcare costs associated with these chronic diseases. This report also discusses ways in which employers can help their employees make healthy choices by creating a healthy work environment.

**Table 1. Matrix of Unhealthy Lifestyles and the Health Conditions Associated with Them**

	Tobacco Use	Lack of Physical Activity	Obesity
Cardiovascular Disease*	X	X	X
High Cholesterol		X	X
Diabetes	X	X	X
Cancer	X	X	X
COPD, Emphysema	X		
Asthma	X		X
Arthritis		X	X
Unintentional Injury		X	X

\* Cardiovascular disease include coronary heart disease, heart attack, stroke, and high blood pressure.

### Methods

This report utilized data from:

- The 2011 Behavioral Risk Factor Surveillance System (BRFSS), including only respondents that reported being currently employed for wages;
- The Montana Central Tumor Registry (MCTR), including adults aged 18 to 64 years;
- De-identified health insurance claims data from the Montana Association of Health Care Purchasers, including both inpatient and outpatient care and pharmacy claims for all active employees living in Montana during the calendar year of 2012. Medical claims were identified if the employee had a primary diagnosis code matching established ICD-9 lists defining that condition, and pharmacy claims were included if the drug class is used to treat the specified conditions and the employee had at least one medical claim with a primary diagnosis for that same condition.

## Lifestyle is Important

Unhealthy lifestyles are responsible for much of the illness, disability, and death related to chronic disease and injury (Table 1).<sup>2-9</sup> The most common lifestyles that increase risk of chronic disease and injury among employed adults in Montana are obesity, lack of physical activity, and tobacco use (Figure 1). The proportion of men and women who reported obesity and lack of physical activity were similar. However, men had significantly higher proportion of current tobacco use than women. Fortunately, these lifestyles can be altered to reduce the risk of chronic disease and injury.

- All adults need 2 ½ hours of moderate physical activity each week and should do muscle strengthening activities on 2 days each week.<sup>11</sup>
- Regular physical activity improves:
  - Weight management
  - Cardiovascular health
  - Muscle, bone, and joint health
  - Pain and stiffness associated with arthritis<sup>7</sup>

Figure 1. Prevalence of Unhealthy Lifestyles among Employed Adults in Montana, BRFSS, 2011

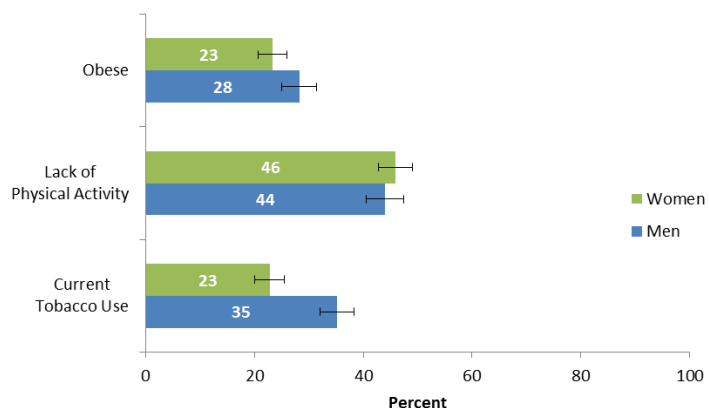
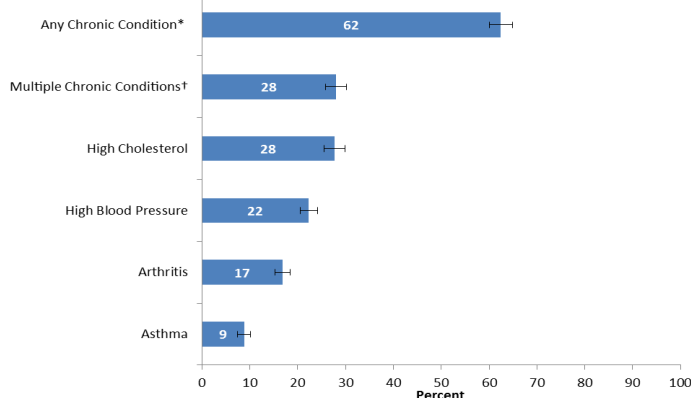


Figure 2. Chronic Conditions among Employed Adults in Montana, BRFSS, 2011



\*Reported at least one of the following conditions: arthritis, COPD, asthma, high cholesterol, high blood pressure, cancer, chronic kidney disease, diabetes, heart attack, coronary heart disease, or stroke  
† reported two or more of the chronic conditions listed above.

## Chronic Disease is Common and Costly

Chronic diseases are common health problems among employed adults (Figure 2). Six out of every 10 employed adults report having at least one chronic condition, and 3 out of 10 reported having two or more chronic conditions. The most common chronic conditions were:

- High Cholesterol
- High Blood Pressure
- Arthritis
- Asthma

- Over \$1.7 billion were spent on obesity-related medical care in Montana in 2010.<sup>6</sup>

Over 100 Montanans being diagnosed with cancer every week. Female breast cancer, lung cancer, and colorectal cancer account for 1/3 of the cancers diagnosed among working age adults, and 43% of new cancer diagnoses in Montana occur among adults of working age (18 to 64 years).

Data from the Montana Association of Health Care Purchasers (MAHCP) indicate that lung and colorectal cancers were by far the most costly per person (Table 2). However, the high cost of treating arthritis coupled with the number of working adults who report being diagnosed with arthritis make it the most costly chronic condition for Montanans.

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- \$361 million are spent on smoking-related medical costs in Montana each year.<sup>10</sup>
- 1,400 Montanans die due to tobacco use every year.<sup>4</sup>

**Table 2. Medical and Pharmaceutical Cost\* Due to Selected Chronic Conditions, MAHCP, 2012**

Chronic Condition	Avg. Annual Cost to Insurance per Person	Avg. Annual Out of Pocket Cost per Person	Est. # of Working Montanans Effected Each Year†	Total Est. Cost to Montanans Each Year
Lung Cancer	\$39,806	\$2,258	200	\$8.4 million
Colorectal Cancer	\$27,213	\$1,177	200	\$5.7 million
Female Breast Cancer	\$8,288	\$608	400	\$3.6 million
Heart Disease	\$7,748	\$644	11,000	\$92.3 million
Arthritis	\$2,462	\$404	57,500	\$164.8 million
Diabetes	\$1,950	\$403	13,200	\$31.1 million
Asthma	\$308	\$121	30,000	\$12.9 million
High Cholesterol	\$287	\$141	67,600	\$28.9 million
Hypertension	\$280	\$228	76,200	\$38.7 million

\* Costs are based on de-identified claims data from the members of MAHCP which represent some of Montana's largest employers. Medical claims were included if they had a primary diagnosis for the specified condition and pharmaceutical claims were included if the drug class is used to treat the specified conditions and the member had at least one medical claim with a primary diagnosis for that same condition.

†Cancer incidence data are from the Montana Central Tumor Registry. Prevalence data for all other chronic conditions are from the 2011 Behavioral Risk Factor Surveillance System.

## Worksite Wellness Programs Can Make a Difference

Worksite Health Promotion is proven to have a substantial impact on health care costs, absenteeism, workers' compensation costs, and productivity. Montana employers can access many no- to low-cost resources through the Montana Worksite Health Promotion Coalition (MWHPC): 1) the Excellence in Worksite Health Promotion Awards, 2) educational opportunities, and 3) a website to access training and other resources.

Moody's Market achieved a Bronze Excellence in Worksite Health Promotion Award in 2012. As a local grocery store with six locations in northwest Montana, they used innovative, simple, and relatively low-cost ideas to establish a wellness program in 2010. Company offerings have included an Employee Assistance Program, fitness product sales/give-a-ways, a walking club, healthy eating options in the workplace, a health and wellness lending library, subsidized gym memberships for employees and their families, and short-term incentive programs.

In the first two years after establishing their wellness program Moody's had an 80% decrease in worksite accidents and saw their worker compensation score improve, indicating an overall improvement in worksite safety and wellness. The decrease in worksite accidents has created significant savings for the company.



Michael O'Donnell of the American Journal of Health Promotion with Kristin Hertz of Moody's Market accepting Excellence in Worksite Health Promotion Award, 2012

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## Available Resources

- **Montana Worksite Health Promotion Coalition:**  
[www.montanaworksitewellness.org](http://www.montanaworksitewellness.org)
  - Excellence in Worksite Health Promotion Award application and toolkit as well as other Montana specific resources.
- **Montana Public Health and Safety Division:**  
[www.dphhs.mt.gov/publichealth](http://www.dphhs.mt.gov/publichealth)
  - Has a variety of health information on diseases, healthy living, emergency preparedness, injury and violence prevention, and environmental health.
- **Chronic Disease Self-Management Workshops:**  
[www.dphhs.mt.gov/arthritis/selfmanagement](http://www.dphhs.mt.gov/arthritis/selfmanagement)
  - Knowledge and skills needed to manage chronic diseases and live a healthier life
- **Montana Tobacco Quit Line, 1-800-QUIT-NOW:**  
[www.dphhs.mt.gov/mtupp/quitlinefactsheet](http://www.dphhs.mt.gov/mtupp/quitlinefactsheet)
  - Personalized coaching and free or reduced cost cessation medication for all Montanans who are ready to quit
- **Diabetes and Cardiovascular Disease Prevention and Arthritis Exercise Programs:**
  - Safe exercise for adults with arthritis to help manage joint pain and stiffness [www.dphhs.mt.gov/arthritis/exerciseprograms](http://www.dphhs.mt.gov/arthritis/exerciseprograms)
  - Nutrition and exercise coaching for adults at high risk for type 2 diabetes and cardiovascular disease [www.dphhs.mt.gov/publichealth/diabetes/prevention](http://www.dphhs.mt.gov/publichealth/diabetes/prevention)

## Report Highlights: Worksite Wellness

- Overview of the connection between lifestyle choices, chronic disease, and worksite injury or illness
- Description of the cost of health care for chronic conditions
- Example of how worksite wellness programs can effectively reduce health care costs, absenteeism, workers' compensation costs, and productivity